



Occupational and Business Licensing
555 Wright Way
Carson City, NV 89711
(775) 684-4690

INSURANCE REQUIREMENTS

Insurance requirements for **vehicle dealers, motorcycle dealers, rebuilders, manufacturers distributors and transporters.**

Insurance certificate showing automobile liability coverage with the department as the certificate holder. Language must include one of the following:

Any auto, garage liability with a combined aggregate liability total of \$100,000 or bodily injury \$15,000 per person, bodily injury per accident \$30,000, property damage \$10,000 OR

All owned autos, non owned autos and garage liability with a combined aggregate liability total of \$100,000 or bodily injury \$15,000 per person, bodily injury per accident \$30,000, property damage \$10,000.

Insurance requirements for **out of state manufacturers, distributors and long term lessors.**

Insurance certificate showing automobile liability coverage, with the department as the certificate holders. Language must include one of the following:

Any auto with a combined aggregate liability total of \$100,000 or bodily injury \$15,000 per person, bodily injury per accident \$30,000, property damage \$10,000 OR

All owned autos and non owned autos with a combined aggregate liability total of \$100,000 or bodily injury \$15,000 per person, bodily injury per accident \$30,000, property damage \$10,000.

Insurance requirements for **short term lessors.**

Insurance certificate showing automobile liability coverage, with the department as the certificate holder. Language must include the following:

Hired autos or scheduled autos with a combined aggregate liability total of \$100,000 or bodily injury \$15,000 per person, bodily injury per accident \$30,000, property damage \$10,000.

Insurance requirements for **trailer dealers, manufacturers and distributors.** Insurance is not required for a licensee who deals solely in trailers.

Insurance requirements for **body shops, salvage pools, wreckers and out of state wreckers.** Insurance is required only when the licensee requests or has special plates issued by the department. If the licensee does not have special plates, then an insurance certificate is not necessary.

Insurance certificate showing automobile liability coverage, with the department being a certificate holder. Language must include the following:

Non owned auto and Any auto, garage liability with a combined aggregate liability total of \$100,000 or bodily injury \$15,000 per person, bodily injury per accident \$30,000, property damage \$10,000.

Insurance requirement for **Drive Schools**.

Insurance certificate showing automobile liability coverage, with the department as a certificate holder. Language must include the following:

Scheduled Autos with a combined aggregate liability bodily injury or death \$100,000 per person, bodily injury or death per accident \$300,000, property damage \$50,000. CSL = Combined Single Limit is acceptable. NRS 483.740

Each vehicle that is covered by this policy must be listed by the vehicle identification number (VIN.)